

**REMARKS**

Claims 1-7 are pending in this application. By this Amendment, claims 1-4 and the Abstract are amended. Reconsideration based on the above amendments and following remarks is respectfully requested.

**I. Specification**

The Office Action objects to the Abstract of the Disclosure because of "undue length".

It is respectfully requested that the amended Abstract obviates this objection.

**II. The Claims Define Allowable Subject Matter**

**A. Claim Rejections 35 U.S.C. §102**

The Office Action rejects claims 1-2 and 5-7 under 35 U.S.C. §102(e) as being unpatentable over U.S. Patent No. 5,920,848 to Schutzer et al. (Schutzer). This rejection is respectfully traversed.

Regarding claims 1, 2, 6 and 7, it is respectfully submitted that Schutzer fails to disclose or teach a unified asset management server that allows the user to collectively peruse the real-time status of transactions and assets that the user holds in a plurality of different companies. Specifically, Schutzer differs fundamentally from the present invention in the following points:

Schutzer discloses that a specific application (a financial software application) is installed on a terminal (PC and the like), the client (=user) uses said application, the application uploads/downloads the user's asset information (at one or more financial institutions) via a network (including the internet), and the user uses said application for the collective management of said information at the terminal (PC and the like) that has said application installed thereon. (Schutzer, col. 6, lines 5-38 and col. 7, lines 26-63)

Conversely, according to the present invention, the client accesses the unified asset management server from an arbitrary PC that can connect to the internet via an arbitrary

browser, and, through operation on said management server, manages the information on his own assets (at one more financial institutions) collectively on said management server.

Therefore, the invention disclosed in Schutzer and the present invention are different.

The “intelligent agents” of Schutzer (col. 11, line 57 to col. 12 line 12; col. 17, lines 16-29 (col. 17, lines 17-30 according to the examiner); and numerals 52 and 53 in Fig. 4) are merely service providers of the individual financial institutions that are used in the system of Schutzer, and the client utilizes the providers to receive advice, analyses and reports. This is different from the adviser notification service of the present invention.

According to the present invention, a client who desires to utilize the adviser notification service, sends collective information relating to the assets at all, or an arbitrary portion of, a plurality of different financial institutions, or relating to all, or an arbitrary portion of, the assets at the financial institutions, that are managed using the unified asset management server, to a third party adviser that does not belong to any of the financial institutions. Therefore, the client receives advice relating to asset management and investment from the adviser, but there are cases where this advice is presented to the client via the unified asset management server, and in other cases the adviser presents this advice to the client without using such server.

#### Claim 1

Regarding claim 1, Schutzer (col. 11, lines 26-47) discloses the user accesses a network via the internet browser from a terminal (PC and the like), separately accesses one or more banks (and the like) and sends instructions, upon which the bank(s) and the like downloads the user’s asset information to the designated file. In other words, according to Schutzer, the user himself must separately access the servers of all banks and the like at which the user has assets that are required to update his portfolio, and give download instructions in order to update the asset information at a plurality of financial institutions.

Furthermore, according to Schutzer (col. 6, lines 5-38 and col. 7, lines 26-63), the terminal used is therefore required to have the financial software application installed thereon.

Conversely, according to the present invention, the client need only access (from an arbitrary PC that can connect to the internet and via an arbitrary browser) the unified asset management server after the prior notification and authentication, whereby a portfolio update display request is automatically made, and it is possible to peruse the client's updated asset information at all of a plurality of financial institutions (after prior notification and authentication) at the same time.

According to Schutzer (col. 18, lines 10-17), the user inputs personal information into "said local client application," whereupon the application sends such information to "said server" and the server verifies such personal information. Furthermore, in Schutzer (col. 6, lines 5-38 and col. 7, lines 26-63), the terminal used is required to have a financial software application installed thereon.

Conversely, in the present invention, the client accesses (from an arbitrary PC that can connect to the Internet and via an arbitrary browser) the unified asset management server, thereby inputting an ID/password, which is verified by the server.

The Office Action cites Schutzer (col. 11, line 57 to col. 12, line 15), which merely discloses in what stages an individual financial institution presents information (reports) and advice, etc., to the user, based on the user's asset information and transaction history, etc., at the financial institution.

However, in claim 1 of the present application, there is no description relating to information (reports) and advice, etc.

According to Schutzer (col. 17, lines 16-29), an intelligent agent(s) (belonging to individual financial institutions) analyses the user's downloaded and outputted asset

information and transaction history, etc., (at the financial institutions), prepares a report of the analysis result and transmits it to the user.

However in claim 7 of the present application, there is no description relating to information (reports) and advice, etc.

“Portfolio” as used in the present application is completely different from the analysis/reporting service disclosed in Schutzer. Portfolio as described in the present application is a table that is used in the utilization and management of assets. See page 1, lines 26-30 of the specification. Conversely, Schutzer discloses a portfolio as an analysis report.

#### Claim 2

Regarding claim 2, Schutzer (col. 10 l.61 to col. 11 l.12) discloses a step of the user accessing the server of a financial institution via a browser (from a terminal (PC and the like) having a specific application, namely a financial software application, installed thereon) and perusing the user's own account information at the financial institution and giving transaction instructions.

Conversely, in the present invention, after the prior notification and authentication is completed, the client can constantly peruse information on the latest deposit/withdrawal, etc., and the resulting account status on the unified asset management server and not on the server of the financial institution as recited in the present invention. In other words, the client's asset status on the management server is constantly and automatically updated regardless of the client's access timing and number of accesses to such management server. Furthermore, the transaction instructions are given to the unified asset management server and not to the server of the financial institution, and the result can also be perused on the unified asset management server. Therefore, the invention disclosed in Schutzer is different from the present invention.

Schutzer merely discloses (col. 11, line 57 to col. 12, line 15), in what stages an individual financial institution presents information (reports) and advice, etc., to the user based on the user's asset information and transaction history, etc., at the financial institution.

Moreover, the description in Schutzer cited against the present invention, namely that the server of the financial institution gives advance notice and notice relating to the transmission of updated client asset information (deposit/withdrawal, etc.) to the unified asset management server, is completely different from the above-mentioned description in Schutzer, so it is not possible to compare Schutzer with the present invention.

Schutzer (col. 17, lines 16-29) discloses the step of an intelligent agent(s) (belonging to individual financial institutions) analyzing the user's downloaded and outputted asset information and transaction history, etc. (at the financial institutions), preparing a report of the analysis result and transmitting it to the user, and details relating to such step.

However, in claim 2 of the present application, there is no description relating to information (reports) and advice, etc.

#### Claim 5

Schutzer (col. 6, lines 53-66) discloses the types of services provided by an individual financial institution to the user, based on the user's asset information and transaction history, etc., at the financial institution, such as warnings and advance notice of withdrawals. Schutzer also discloses in what stages such services are provided.

Conversely, in claim 5 of the present invention, the feature "the step of sending said updated portfolio to an adviser server in order to receive advice" describes the notification step of the service of notifying the adviser included in the present invention. According to the present invention, a client who desires to utilize the adviser notification service, sends collective information relating to the assets at all or an arbitrary portion of, a plurality of different financial institutions, or relating to all or an arbitrary portion, of the assets at the

financial institutions, that are managed using the unified asset management server, to a third party adviser that does not belong to any of the financial institutions. Therefore, the client receives advice relating to asset management and investment from the adviser, but there are cases where this advice is presented to the client via the unified asset management server, and in other cases the adviser presents this advice to the client without using such server. This service does not include the warnings and advance notice of withdrawals, etc., that are the services described in Schutzer. Therefore, the invention disclosed in Schutzer is completely different from the present invention.

Claim 6

According to Schutzer (col. 11, lines 26-47), a user accesses a network via the internet browser from a terminal (PC and the like), separately accesses one or more banks (and the like) and sends instructions, upon which the banks and the like download the user's asset information to the designated file. Furthermore, the user finally communicates the downloaded asset information to the terminal (PC, etc.) that has a specific application installed thereon.

Schutzer merely discloses (col. 7, lines 42-63) what type of asset information and updates the user acquires, and in what stages the user acquires them. The user accesses the server (of the corresponding financial institution) from a terminal (PC and the like), downloads data, and finally communicates it to the terminal (PC and the like) that has a specific application installed thereon.

Conversely, claim 6 recites "A unified asset management system comprising: a plurality of assets databases corresponding to a plurality of financial institutions; a plurality of authentication information databases corresponding to said plurality of financial institutions; a portfolio database for storing portfolio information related to total assets in said plurality of financial institutions" which describes the constituent features of the unified asset

management server, and the client's portfolio information relating to the total assets at a plurality of financial institutions are held on such unified asset management server. When the client utilizes the service of the present invention, the client does not directly access the server of each financial institution and download asset information from such server.

Schutzer (col. 11, line 57 to col. 12, line 15) discloses in what stages an individual financial institution presents information (reports) and advice, etc., to the user, based on the user's asset information and transaction history, etc., at the financial institution.

However, in claim 6 of the present application, there is no description relating to information (reports) and advice, etc.

Moreover, the description in Schutzer cited against the present invention, specifically that the server of the financial institution gives advance notice relating to the transmission of updated client asset information (deposit/withdrawal, etc.) to the unified asset management server, is completely different from the above-mentioned description in Schutzer.

Schutzer (col. 7, lines 42-63) discloses what type of asset information and updates the user acquires, and in what stages the user acquires them. The user accesses the server (of the corresponding financial institution) from a terminal (PC and the like), downloads asset information, and finally communicates it to the terminal (PC and the like) that has a specific application installed thereon.

Conversely, claim 6 recites "an authentication database for performing user authentication; an asset management database for managing a user's assets; a transaction management database for storing transaction information related to a user's assets; an event notification unit, which, when a transaction occurs, notifies said unified asset management server to that effect" which specifies the constituent features of the unified asset management server, and the client's portfolio information relating to the total assets at a plurality of financial institutions are held on such unified asset management server. When the client

utilizes the service of the present invention, the client does not directly access the server of each financial institution and download asset information from such server. Therefore, the invention disclosed in Schutzer is completely different from the present invention.

According to Schutzer (col. 11, lines 26-47), the user accesses a network via the internet browser from a terminal (PC and the like), separately accesses one or more banks (and the like) and sends instructions, upon which the banks and the like download the user's asset information to the designated file. Furthermore, the user finally communicates the downloaded asset information to the terminal (PC, etc.) that has a specific application installed thereon. Therefore, the user is required to repeat this operation in order to acquire the updated asset information.

Conversely, claim 6 recites "a financial institution server which is connected to said authentication database, said asset management database, and said transaction management database; wherein said financial institution server sends asset information to said unified asset management server after the notification from said event notification unit" specifies the constituent features of the unified asset management server and the characteristics of the system of the present invention. The transaction management database and authentication database of the client are on the unified asset management database, and are connected with the servers of the applicable financial institutions. Thereby, the client's asset information on the unified asset management server is constantly and automatically updated, and the client can acquire this information by accessing the unified asset management server. Therefore, the invention disclosed in Schutzer is completely different from the present invention.

#### Claim 7

According to Schutzer (col. 11, lines 26-47), the user accesses a network via the internet browser from a terminal (PC and the like), separately accesses one or more banks (and the like) and sends instructions, upon which the banks and the like download the user's



asset information to the designated file. Furthermore, the user finally communicates the downloaded asset information to the terminal (PC, etc.) that has a specific application installed thereon. Therefore, the user is required to repeat this operation in order to acquire the updated asset information.

Conversely, claim 7 recites “A unified asset management system comprising: a plurality of assets databases corresponding to a plurality of financial institutions; a plurality of authentication information databases corresponding to said plurality of financial institutions; a portfolio database for storing portfolio information related to total assets in said plurality of financial institutions” which specifies a plurality of asset databases and a plurality of authentication information databases, both corresponding to the plurality of financial institutions, on the unified asset management database, and a portfolio database for storing portfolio information relating to the total assets in the plurality of financial institutions. Therefore, the client’s asset information on the unified asset management server is constantly and automatically updated, and the client can acquire this information by accessing the unified asset management server.

Schutzer (col. 7, lines 42-63) discloses what type of asset information and updates that the user acquires, and in what stages the user acquires them. The user accesses the server (of the corresponding financial institution) from a terminal (PC and the like), downloads data, and finally communicates it to the terminal (PC and the like) that has a specific application installed thereon.

Conversely, claim 7 recites “A unified asset management system comprising: a plurality of assets databases corresponding to a plurality of financial institutions; a plurality of authentication information databases corresponding to said plurality of financial institutions; a portfolio database for storing portfolio information related to total assets in said plurality of financial institutions” specifies a plurality of asset databases and a plurality of authentication

information databases, both corresponding to the plurality of financial institutions, on the unified asset management database, and a portfolio database for storing portfolio information relating to the total assets in the plurality of financial institutions. When the client utilizes the service of the present invention, the client does not directly access the server of each financial institution and download asset information from such server.

In Schutzer (col. 11, line 57 to col. 12, line 15), it is shown in what stages an individual financial institution presents information (reports) and advice, etc., to the user based on the user's asset information and transaction history, etc., at the financial institution.

However, in claim 7 of the present application, there is no description relating to information (reports) and advice, etc.

Schutzer (col. 7, lines 42-63) discloses what type of asset information and updates the user acquires, and in what stages the user acquires them. The user accesses the server (of the corresponding financial institution) from a terminal (PC and the like), downloads data, and finally communicates it to the terminal (PC and the like) that has a specific application installed thereon.

Conversely, claim 7 recites "an authentication database for performing user authentication; an asset management database for managing a user's assets; a transaction management database for storing transaction information related to a user's assets; a second clock/calendar apparatus; and a financial institution server connected to said authentication database, said asset management database, and said transaction management database" which specifies a plurality of different databases corresponding to the financial institutions, such as for purposes of authentication, asset management and transaction management, on the unified asset management server. When the client utilizes the service of the present invention, the client does not directly access the server of each financial institution and download asset information from such server.

Schutzer does not disclose the feature “a second clock/calendar apparatus”, as recited in claim 7. In fact, the Office Action does not even mention this feature.

Schutzer does not disclose the feataure “wherein said unified asset management server receives a signal from said clock/calendar apparatus, and makes a request to said financial institution server to send asset information, and said financial institution server receives a signal from said second clock/calendar apparatus and based on this signal makes a determination as to whether or not the request from said unified asset management server was made within a predetermined period of time, and, in addition, sends said asset information on the basis of the results of this determination” of the present invention. In fact, the Office Action fails to even mention this feature.

Withdrawal of the rejection of claims 1, 2 and 5-7 are respectfully requested.

**B. Claim Rejections 35 U.S.C. §103**

The Office Action rejects claims 3 and 4 under 35 U.S.C. §103(a) as being unpatentable over Schutzer. This rejection is respectfully traversed.

The Office Action takes Official Notice that asserts that performing the verification/authentication in a prescribed time limit is old and well-known in the financial arts.

It is respectfully requested that the Examiner produce prior art that evidences that performing the verification/authentication in a prescribed time limit is "old and well-known in the financial arts."

It is respectfully submitted that Schutzer fails to disclose or suggest all of the features recited in claims 3-4. Specifically, in a method/system allowing collective perusal of the real-time status of transactions and assets held by a user at a plurality of different companies by using a computer network and a unified asset management server, “performing the verification/authentication in a prescribed time limit” is not well-known in the art. Therefore,

“said financial institution server providing authentication when the request for said authentication by said unified asset management server is made within a prescribed time from the execution of said transaction” would not have been obvious to those skilled in the art.

Withdrawal of the rejection of claims 3-4 is respectfully requested.

**III. Conclusion**

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-7 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,



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**Attachments:**

Substitute Abstract  
Petition for Extension of Time

Date: May 5, 2004

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